यूको बैंक UCO BANK
(भारत सरकार का उपक्रम / A Govt. of India Undertaking)
सम्मान आपके विश्वास का / Honours your trust
दूरभाष सं०/Telephone No.: +913228 270003 मेल करें/mailto: tamluk@ucobank.co.in

Notice to the borrower
Regd post with A/D

Date: 23rd March 2018

To,

Mr Biswajit Bag
S/o- Kalipada Bag
Vill- Ramchandrapur
PO- Burarihat PS: Kolaghat
Dist. Purba Medinipur 721137

SUB: NOTICE U/S 13(2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (HEREINAFTER CALLED 'ACT')

Dear Sir(s),

At your request, you have been granted by UCO Bank, through its **Tamluk Branch** from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities and the security agreement(s) / document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).

You have also created mortgage by way of deposit of title deeds / Registered mortgages creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.

The relevant particulars of the secured assets are specifically stated in Schedule 'C'.

You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance / credit facilities have

become irregular and the debt has been classified as non-performing asset on **31.05.2017** in accordance with the directives / guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.

The said financial assistance is also secured by the personal guarantee of **Mrs Archana Bag**

Despite repeated request, you have failed and neglected to repay the said dues / outstanding liabilities.

Therefore, the Bank hereby calls upon you u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Bank are in the sum of **Rs.3,73,228.07 (Rupees Three Lakh Seventy Three Thousand Two Hundred Twenty Eight and Seven Paisa Only**) as on **28.02.2018** (inclusive of interest upto **31.01.2017**). You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

If you fail to repay to the Bank the aforesaid sum of **Rs.3,73,228.07 (Rupees Three Lakh Seventy Three Thousand Two Hundred Twenty Eight and Seven Paisa Only**)with further interest and incidental expenses, costs as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under Sub-Section (4) of Section 13 and under other applicable provisions of the said Act.

You are also put on notice that in terms of Sub-Section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule 'C' of this notice without obtaining written consent of the Bank.

The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.

This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provisions of Law.

यूको बैंक / UCO BANK
Tamluk Branch
प्राधिकृत अधिकारी एवं मुख्य प्रबंधक
Authorised Officer & Chief Manager

(AUTHORISED OFFICER)
Name & Designation

Copy forwarded to **Mrs Archana Bag** Guarantor. You are requested to make the payment of the amount mentioned in the notice in terms of the guarantee executed by you.

SCHEDULE – 'A'

Sl.No.	Nature of Facility	Outstanding as on **28.02.2018** (inclusive of interest upto **31.01.2017**)
1	Term Loan	**Rs 1,21,568.07**
2	Cash Credit	**Rs 2,51,660.00**
	Aggregate Outstanding	**Rs.3,73,228.07**

SCHEDULE – 'B'

(Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

Sl.No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured(Rs.)
1.	Dp Note	A1	24.12.2014	3,50,000
2.	Loan Agreement	A109	24.12.2014	3,50,000
3.	Letter Of Guarantee	A21A	24.12.2014	3,50,000
4.	Letter Of Waiver	A47	24.12.2014	3,50,000
5.	Letter Of Continuity	A 3	20.08.2015	2,50,000
6	Hypothecation of Goods	A 9	20.08.2015	2,50,000
7	Dp Note	A1	20.08.2015	2,50,000
8	Letter Of Waiver	A47	20.08.2015	2,50,000
9	Letter Of Guarantee	A21A	20.08.2015	2,50,000
6.	Mortgage by deposit of title deeds	EMTD Annexure	19.12.2014	6,00,000

SCHEDULE – 'C'

PART-1

(Please mention all the hypothecated assets, viz. Current Assets including Stocks, Book Debts, Receivables, Consumable Stores & Spares and Hypothecated Movable Plant & Machinery, etc. mentioned in the documents)

NIL

PART – II

(Please state the particulars of the immovable properties mortgaged to the Bank as stated in the documents having reference to the mortgage documents/deeds)

Deed No.1280/1998 Book No. 1 ,Volume No.34 Page No.152 to160 at the office of ADSR Kolaghat Po: Burarihat PS; Kolaghat Dist. Purba Medinipur, Mauja-Ramchandrapur Dag No264, JL NO.07, Khatian No.344/1 Area 01 Decimal.

Nature of property- Bastu Land With Building Area 01 Decimal Property stand in the name of **Mr Biswajit Bag**

Boundaries of the property:

North: Plot Of Jugal Bag

South: Common Passage

East: Plot of Sri Satya Bag

West: Panchayat Murrom Road

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हल्दिया शाखा / Haldia Branch
प्राधिकृत अधिकारी एवं मुख्य प्रबंधक
Authorised Officer & Chief Manager

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(AUTHORISED OFFICER)
Name & Designation